

REMARKS

Claims 1-39 are pending in the instant application. Claims 1, 10, 17, 21, 30, and 37 are independent claims, and claims 2-9, 11-16, 18-20, 22-29, 31-36, 38, and 39 depend, respectively, from independent claims 1, 10, 17, 21, 30, and 37. Independent claims 1, 10, 17, 21, 30, and 37 have been amended in an effort to advance prosecution in the application. The Applicants request consideration of the claims in view of the amendments set forth above and the following remarks.

The Applicants respectfully request a telephone interview to discuss the following remarks and the claim amendments prior to the Examiner submitting any Office Action responding hereto. The Applicants note a draft response was submitted, received by the Examiner, and that a telephone interview was scheduled on September 1, 2004 to discuss the draft response and advance prosecution in the application. However, the Examiner was unable to entertain the interview on the date scheduled a month prior on August 6, 2004. With another month of extension fee being imminent, rather than wait for another possible rescheduled telephone interview, the Applicants chose to file the instant Request for Continued Examination in an attempt to advance prosecution in the application. The Applicants reserve the right to submit a supplemental amendment pending the outcome of the currently requested telephone interview.

Independent claims 1, 10, 17, 21, 30, and 37 have been amended in an effort to advance prosecution in the application. The Applicants have amended the independent claims to clearly set forth that the affordability determination and the other associated operations set forth in the claims are performed online. The Applicants respectfully assert that performing an online

affordability determination, as set forth in the Applicants' independent claims, is a feature that is not disclosed, taught, or suggested in the cited references or the prior art of record.

In paragraph 2 on pages 2 and 3 of the Office Action, claims 17-19, 30-32 and 36-38 were rejected under 35 U.S.C. § 102(e) as being unpatentable over Lent et al., US Patent 6,405,181 (Lent). The Applicants respectfully traverse the rejections. However, in light of at least the proposed amendments submitted in the instant response, the Applicants assert that the rejections are rendered moot. The Applicants assert that claims 17, 30, and 37 are allowable over the cited reference. Applicants respectfully request that rejection of independent claims 17, 30, and 37 under 35 U.S.C. § 102(e) be withdrawn.

Because dependent claims 18, 19, 31, 32, 36, and 38, depend from independent claims 17, 30, and 37, respectively, the Applicants assert that the dependent claims are also allowable over the cited reference. Applicants respectfully request that the rejection of dependent claims 18, 19, 31, 32, 36, and 38 under 35 U.S.C. § 102(e) be withdrawn.

In paragraph 3 on page 3 of the Office Action, claims 1-39 were rejected under 35 U.S.C. § 102(b) as being unpatentable over Mandler et al., US Patent 5,732,400 (Mandler). The Applicants respectfully traverse the rejections. However, in light of at least the proposed amendments submitted in the instant response, the Applicants assert that the rejections are rendered moot. Applicants assert that claims 1, 10, 17, 21, 30, and 37 are allowable over the cited reference (Mandler). Applicants respectfully request that rejection of independent claims 1, 10, 17, 21, 30, and 37 under 35 U.S.C. § 102(b) be withdrawn.

Because dependent claims 2-9, 11-16, 18-20, 22-29, 31-36, 38, and 39, depend from independent claims 1, 10, 17, 21, 30, and 37, respectively, the Applicants assert that the dependent

claims are also allowable over the cited reference. Applicants respectfully request that rejection of dependent claims 2-9, 11-16, 18-20, 22-29, 31-36, 38, and 39 under 35 U.S.C. § 102(b) be withdrawn.

Regarding the cited references being employed to reject the Applicants' claims, the Applicants respectfully again assert that the two cited references fail to teach, suggest, or disclose the features set forth in the Applicants' claims.

Regarding Lent, Lent is merely an online credit card request approval system. Lent does not teach any products being offered for sale online. Lent does not disclose determining the likelihood of being approved for financing of a product being offered for sale online.

Regarding Mandler, Mandler is merely a clearinghouse for quotes. Mandler does not teach any products being offered for sale online. Mandler does not disclose determining the likelihood of being approved for financing of a product being offered for sale online.

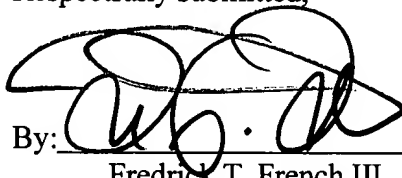
The Applicants respectfully submit that Lent and Mandler are non-analogous references. The Applicants respectfully assert that no similarities exist between the cited references and the Applicants' claims.

CONCLUSION

Based on at least the foregoing, the Applicants believe that claims 1-39 are in condition for allowance. If the Examiner disagrees or has any question regarding this submission, the Applicants request that the Examiner telephone the undersigned at (312) 775-8000.

A Notice of Allowance is courteously solicited.

Respectfully submitted,

By: 

Fredrick T. French III

Reg. No. 52,524

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McAndrews, Held & Malloy, Ltd.
500 West Madison Street - Ste. 3400
Chicago, Illinois 60661
(312) 775-8000